

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA

 IN RE:) Bankr. No. 08-40566
) Chapter 13
 MARLIN R. LaCROIX,)
 LAURIE B. LaCROIX,)
) PLAN DATED SEPTEMBER 18, 2008
) DEBTORS.)

1. **Payments by Debtor to Trustee:** Debtors will pay the Trustee \$1,000.00 per month for 60 months (the "plan term"), for a total of \$60,000.00. Debtors will make the first payment on October 1, 2008, and the last payment on September 1, 2013. In addition thereto, Debtors will pay to the Trustee any tax refunds they receive for the tax years 2008, 2009, 2010, 2011 and 2012.

2. **Payments by Trustee to Creditors:** After deducting his 10% fee, the Trustee will make the following payments, beginning the first month following confirmation of this plan (month "1"):

a. **Priority Claims:**

Creditor	Claim	Interest	Payment	Months	Total
A. Thomas Pokela, Esq.	\$3,000.00	0%	\$	1-	\$3,000.00
Internal Revenue Service	\$32,332.80	0%	\$538.88	1-60	\$32,332.80
SD Dept of Labor	\$2,028.81	0%	\$ 33.50	1-59	\$1,976.50
			\$ 18.81	60	\$2,028.81

b. **Secured Claims in Default:** Debtors have previously had a foreclosure on their home stead and are presently renting the property where they are living.

c. **Other Secured Claims:** None.

d. **Unsecured Claims:** After making the payments to priority and secured creditors described above, the Trustee will distribute the balance of the payments made by the Debtor to the holders of timely-filed unsecured claims. If all unsecured creditors known to Debtor timely file proofs of claim, each unsecured creditor will be paid approximately 2% of its claim.

3. **Direct Payment of Unimpaired Claims:** Debtor will make all required payments on the following unimpaired claim(s) until paid in full according to the terms of the original agreement(s) between Debtor and the creditor(s)

Creditor	Claim	Payment	Frequency
CitiCapital	\$20,000.00	\$569.00	Monthly
Citizens Auto Finance	\$15,000.00	\$398.23	Monthly
First National Bank of SD	\$61,547.00	\$2,600.00	Monthly

These payments will be made DIRECTLY to the creditor, not to the Trustee, and will not be subject to the Trustee's supervision or control. The creditor will receive no payment in any amount from the Trustee on account of this claim.

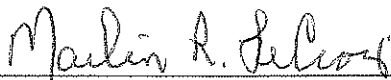
4. **Disbursements by Trustee.** The Trustee shall disburse available funds first to all scheduled installments in the following order: administrative expenses, including attorney fees, unsecured priority claims, and secured claims. Thereafter, the Trustee shall disburse available funds to claims without installment payment schedules in the following order: administrative expenses, including attorney fees, unsecured priority claims, and unsecured non-priority claims.

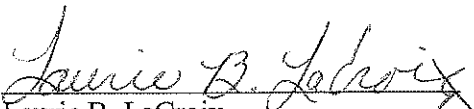
5. **Other provisions:** None.

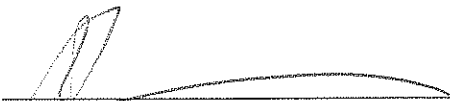
6. **Disposable Income:** All of the debtors' disposable income to be received in the five-year period beginning on October 1, 2008, will be applied to make payments under this plan.

7. **Liquidation Analysis:** Attached hereto and incorporated herein by reference is a liquidation analysis that demonstrates that creditors will receive as much or more than they would if Debtor's non-exempt assets were liquidated in a Chapter 7 bankruptcy.

Dated this 18th day of September, 2008.


Marlin R. LaCroix


Laurie B. LaCroix


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LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY
MARLIN R. AND LAURIE B. LaCROIX

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTORS SHARE OF EQUITY	EXEMPT AMOUNT	NON- EXEMPT AMOUNT
Personal Property	\$7,526.29	\$0.00	\$7,526.29	\$7,526.29	\$0.00
Retirement Account	\$8,787.56	\$0.00	\$8,787.56	\$8,787.56	\$0.00
1998 Jeep Grand Cherokee	\$1,500.00	\$1,800.00	\$0.00	\$0.00	\$0.00
2002 Chevy Pickup & Ditchwitch Trencher	\$20,000.00	\$19,640.22	\$359.78	\$359.78	\$0.00
2002 GMC Yukon XL	\$11,000.00	\$15,042.05	\$0.00	\$0.00	\$0.00
1988 Mack Dump Truck, 1994 Case Wheel loader, 1994 JCB Tractor Backhoe, 2000 Redi Haul Trl, 2005 Road King Trl, Generator, Homemade Trl, Mikosa Packer, Misc. Tools, Pumps (2), Pipe & Supplies	\$67,725.00	\$41,907.37	\$25,817.63	\$2,000.00	\$23,817.63
2005 Bobcat Skid Loader	\$21,000.00	\$20,229.21	\$770.79	\$770.79	\$0.00
Amount available upon liquidation			\$23,817.63		
Less administrative expenses and costs			\$4,000.00		
Less priority claims			\$8,000.00		
Amount available in Chapter 7			\$11,817.63		